

YOUR TIAA-CREF ENROLLMENT FORM



FIRST:

Make your contribution allocations

We have included information about the accounts or funds that you should refer to when you complete the “Plan Contribution Allocation Administrative Form.” The transfer and withdrawal restrictions of the accounts and funds differ and should be taken into consideration. You may change your allocation at any time.

Option A: Choose a TIAA-CREF Lifecycle Fund

Pick the Lifecycle Fund closest to your estimated year of retirement.

Option B: Build your own portfolio

Using whole numbers, choose the percentage you want to allocate to each account or fund. The three-digit account and fund numbers and

descriptions are provided with your enrollment form. Write the account or fund number and percentage allocated to each in the appropriate columns. If you are allocating to more than 10 accounts or funds, use a separate page and include your name and Social Security number on it. If your allocation is invalid in any way, your contributions will be automatically invested for you. Upon receiving clarification from you, we will apply all future contributions according to your instructions.

If you need help choosing an allocation, speak to a TIAA-CREF consultant at **800 TIAA-CREF (800 842-2273)** Monday to Friday from 8 a.m. to 10 p.m. (ET) and Saturday from 9 a.m. to 6 p.m. (ET).

THEN:

1 Provide your personal information

Be sure to provide all the information requested. If you do not have a Social Security number, please provide your taxpayer identification number.

Important information about procedures for opening a new account

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions, including us, to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, Social Security number and other information that will allow us to identify you, such as your home telephone number. Until you provide the information we need, we may not be able to open an account or effect any transactions for you.

2 Designate your beneficiary(ies)

Your primary beneficiary(ies) will be paid any survivor benefit existing under the contract at your death. If there are no surviving primary beneficiaries, your contingent beneficiary(ies) will receive these benefits. If you are married, provisions under your employer's plan may require you to name your spouse as primary beneficiary for at least a portion of the benefit. You can call a consultant at **800 TIAA-CREF (800 842-2273)** for further information about choosing your beneficiaries.

3 Indicate any existing contracts

We are complying with a regulatory requirement in asking that you provide information on existing contracts.

4 Indicate your agreement by signing

▶ Return your enrollment form

Return your enrollment form to your employer's benefits office. You may need to complete a salary reduction agreement with your employer.

YOUR INVESTMENT CHOICES

For more information: For detailed descriptions and performance information for each of these accounts and funds go to www.tiaa-cref.org/emory.

Three ways to invest: You now have four ways to invest your retirement plan. You can choose one or a combination of strategies to build a retirement portfolio that is right for your investment style and goals.

LIFECYCLE INVESTMENTS

These funds offer a ready-made diversified portfolio that you can allocate your contributions into based on your anticipated year of retirement.

RETIREMENT FUNDS

ASSET CLASS	TYPE	FUNDS	
MULTI-ASSET	MUTUAL FUND	TIAA-CREF Lifecycle Fund 2010	TIAA-CREF Lifecycle Fund 2015
		TIAA-CREF Lifecycle Fund 2020	TIAA-CREF Lifecycle Fund 2025
		TIAA-CREF Lifecycle Fund 2030	TIAA-CREF Lifecycle Fund 2035
		TIAA-CREF Lifecycle Fund 2040	TIAA-CREF Lifecycle Fund 2045
		TIAA-CREF Lifecycle Fund 2050	TIAA-CREF Lifecycle Retirement Income Fund

CORE INVESTMENTS

Core investments are designed to make your asset allocation decisions easier by offering a streamlined selection of investments across all major asset classes.

RETIREMENT ACCOUNTS AND FUNDS

ASSET CLASS	TYPE	FUNDS/ACCOUNTS (FUND/ACCOUNT NUMBER)	
EQUITIES	VARIABLE ANNUITY	CREF Equity Index Account (008) ¹ CREF Growth Account (007) ¹	CREF Stock Account (002) ¹
	MUTUAL FUND	TIAA-CREF International Equity Fund (013)	TIAA-CREF International Equity Index Fund (027)
FIXED INCOME	VARIABLE ANNUITY	CREF Bond Market Account (005) ¹	CREF Inflation-Linked Bond Account (010) ¹
MONEY MARKET	VARIABLE ANNUITY	CREF Money Market Account (003) ^{1,2}	
MULTI-ASSET	VARIABLE ANNUITY	CREF Social Choice Account (004) ¹	

EXPANDED INVESTMENTS

Expanded investments offers a larger selection of investments across the major asset classes than the Core option – allowing you to build a diversified portfolio that's right for your situation.

RETIREMENT ACCOUNTS AND FUNDS

ASSET CLASS	TYPE	FUNDS/ACCOUNTS (FUND/ACCOUNT NUMBER)
EQUITIES	VARIABLE ANNUITY	CREF Global Equities Account (006) ¹
GUARANTEED	GUARANTEED ANNUITY	TIAA Traditional Account (001) ¹
REAL ESTATE	VARIABLE ANNUITY	TIAA Real Estate Account (009) ¹

IMPORTANT: If the asset allocation you choose on the following page is invalid in any way, your contributions will be automatically invested for you in the Lifecycle Fund.

- ¹ Annuities are designed for retirement savings or for other long-term goals. They offer several payment options, including lifetime income. Payments from TIAA and CREF variable annuities are not guaranteed, and the payment amounts will rise or fall depending on investment returns.
- ² **An investment in the CREF Money Market Account is not a deposit of any bank and is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other U.S. government agency.**



FINANCIAL SERVICES
FOR THE GREATER GOOD™

SELECT YOUR ALLOCATION


PLAN CONTRIBUTION ALLOCATION ADMINISTRATIVE FORM

For information about the investments available in your plan, please review "Your Investment Choices." If you need help creating an allocation, you can use our Asset Allocation Evaluator at www.tiaa-cref.org/calcs. You can also have a custom portfolio prepared for you by calling us at 800 TIAA-CREF (800 842-2273).

If you select Option B and your allocation choice does not equal 100%, your contributions will be allocated according to your employer's plan rules. You can make changes to this allocation at any time and we will apply all future contributions according to your instructions.

Choose Option A or Option B.*


OPTION A Choose a TIAA-CREF Lifecycle Fund
Choose the Lifecycle Fund closest to your estimated year of retirement.

TIAA-CREF Lifecycle 2010 Fund
 2008 53% Equities
Target: 47% Non-equities

TIAA-CREF Lifecycle 2015 Fund
 2008 61% Equities
Target: 39% Non-equities


TIAA-CREF Lifecycle 2020 Fund
 2008 69% Equities
Target: 31% Non-equities


TIAA-CREF Lifecycle 2025 Fund
 2008 77% Equities
Target: 23% Non-equities

TIAA-CREF Lifecycle 2030 Fund
 2008 85% Equities
Target: 15% Non-equities

TIAA-CREF Lifecycle 2035 Fund
 2008 90% Equities
Target: 10% Non-equities

TIAA-CREF Lifecycle 2040 Fund
 2008 90% Equities
Target: 10% Non-equities

TIAA-CREF Lifecycle 2045 Fund
 2008 90% Equities
Target: 10% Non-equities

TIAA-CREF Lifecycle 2050 Fund
 2008 90% Equities
Target: 10% Non-equities

TIAA-CREF Lifecycle Retirement Income Fund
 2008 40% Equities
Target: 60% Non-equities

OPTION B Build Your Own Portfolio
Please refer to "Your Investment Choices" for the names and account/fund numbers of your investment choices, and enter in the spaces provided. Please use only whole numbers and make sure your total allocation equals 100%. If the number and name don't match, we will use the number for your allocation choice.

Account / Fund Number	Account / Fund Name	Allocation Percent
1. <input type="text"/>	<input type="text"/>	<input type="text"/> %
2. <input type="text"/>	<input type="text"/>	<input type="text"/> %
3. <input type="text"/>	<input type="text"/>	<input type="text"/> %
4. <input type="text"/>	<input type="text"/>	<input type="text"/> %
5. <input type="text"/>	<input type="text"/>	<input type="text"/> %
6. <input type="text"/>	<input type="text"/>	<input type="text"/> %
7. <input type="text"/>	<input type="text"/>	<input type="text"/> %
8. <input type="text"/>	<input type="text"/>	<input type="text"/> %
9. <input type="text"/>	<input type="text"/>	<input type="text"/> %
10. <input type="text"/>	<input type="text"/>	<input type="text"/> %
		100%

* Please note that investments in the TIAA-CREF Institutional Mutual Funds, including the Lifecycle Funds, are in the Retirement Class. For more information, please see the prospectuses.

Your right to make premium allocation is subject to the rules of your employer's plan.



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INFORMATION FORM FOR TIAA AND CREF 457(b) Deferred Compensation Plans

Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, New York, NY



Please print in upper case using black or dark blue ink and provide all information requested.

1 Provide your personal information

Title: Mr, Mrs, Dr, other	First Name	Middle Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Last Name	Suffix: Jr, Sr, other	Social Security Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth (mm/dd/yyyy)	Gender	Spouse's Name
<input type="text"/>	<input type="checkbox"/> F <input type="checkbox"/> M	<input type="text"/>
Daytime Telephone Number	Extension	Evening Telephone Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
E-mail Address	<input type="text"/>	
Residence Address (no P.O. boxes)		
<input type="text"/>		
City	State	Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing Address (if different)		
<input type="text"/>		
City	State	Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Employer	Plan ID (4-6 digits, if available)	
<input type="text"/>	<input type="text"/>	
Job Title/Position	Campus/Branch	
<input type="text"/>	<input type="text"/>	

Important information about your allocation of plan contributions

All contributions will be allocated in accordance with instructions from your plan sponsor unless you complete the "Plan Contribution Allocation Administrative Form."



3 Indicate any existing contracts

Will these annuity certificates replace an existing annuity contract/certificate or life insurance policy from another company?

If so, from what company?

Contract Number

4 Indicate your agreement by signing

The accumulations in and benefit payments from the CREF accounts, the TIAA Real Estate Account, and the mutual funds are *variable* and *not guaranteed*; they depend on the investment performance of these accounts.

Your beneficiary designation will apply to your TIAA and CREF annuity certificates and to the mutual fund accounts.

I have read and acknowledge all provisions of this form.

Under penalties of perjury, you certify that the taxpayer identification number shown on this form is your correct Social Security number.
The Internal Revenue Service does not require your consent to any provision of this document.

Signed

Date (mm/dd/yyyy)

 / /

If you would like to receive CREF's Statement of Additional Information, which supplements the CREF prospectus, check here.



You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or go to www.tiaa-cref.org for a prospectus that contains this and other information. Please read the prospectus carefully before investing.

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